

# EXHIBIT D

**AUTO MEMORANDUM OF INSURANCE**

POLICY NUMBER: 52A733616  
POLICY HOLDER: THOMAS A &/OR ROBERTA L EAMES

POLICY EFF DATE: 03/22/03  
POLICY EXP DATE: 09/22/03

**IMPORTANT NOTICE**

THIS MEMORANDUM OF INSURANCE PROVIDES BASIC INFORMATION REGARDING COVERAGE AND INTERESTS PROTECTED BY YOUR POLICY AS OF 06/17/03.

**NATIONWIDE MUTUAL INSURANCE COMPANY (23787)**

VEHICLE #1  
1999 FORD EXPLORER  
1FMZU34EXXZA79505

COMPREHENSIVE	100
COLLISION	250
PROPERTY DAMAGE	50000
BODILY INJURY	100/300
PERSONAL INJURY PROTECTION	FULL
POLICY COVERAGE	
UNINSURED MOTORIST--BODILY INJURY	100/300
UNINSURED MOTORIST--PROPERTY DAMAGE	10000

THIRD PARTY: LIENHOLDER  
WILMINGTON TRUST CO  
INSURANCE SERV CNTR  
PO BOX 9289  
RICHMOND, VA 23227-0289  
LIEN EXP DATE: 04/15/2008

Culver Insurance Agency 6667  
517 Bridgeville Road  
Seaford, DE 19973  
PHONE (302) 629-2510

DATE

THOMAS A &/OR ROBERTA L EAMES  
14908 CONCORD ROAD  
SEAFORD, DE 19973-8293